FINANCIAL PLANNING SEMINAR

You are cordially invited to attend an educational financial planning seminar on…
Tuesday, Feb. 7, 3:45 p.m. – 5:00 p.m. IGC-South, Conference Rm. 5, Indpls.

RETIREMENT PLANNING AND INVESTMENT STRATEGIES

- WILL THE MONEY LAST DURING RETIREMENT?
- HAVE I THOUGHT OF EVERYTHING?
- AM I ON TARGET TO RETIRE?
- IS MY PENSION INSURED FOR MY SPOUSE?
- WHAT ARE NEW TAX LAWS THAT AFFECT ME?

This promises to be an information-packed presentation, complete with workbooks. Michael R. Schultz, Chfc, CLU with Metlife Financial Services, 16 years of experience, along with business partner James Meixner plan to make this an impactful session.

- HOW MANY RESOURCES WILL YOU NEED TO RETIRE COMFORTABLY
- HOW AVOID TO RUNNING OUT OF MONEY WHILE RETIRED
- CALCULATION OF FACTORS THAT AFFECT RETIREMENT PICTURE
- INVESTING SAFELY USING ALL SEASONS APPROACH
- MATCHING YOUR RISK PREFERENCES TO YOUR ASSET ALLOCATION STYLE
- TAKING BALANCE APPROACH TO GROWING DOLLARS TO ACHIEVE GOALS
- TAX STRATEGIES AFFECTING YOUR RETURN
- LONG TERM CARE PLANNING AS RETIREMENT FACTOR
- ADJUST PORTFOLIO TO HELP KEEP PACE WITH INFLATION
- HOW TO STRETCH YOUR IRA ACCOUNTS
- DOES A TRUST FIGURE IN TO YOUR EQUATION?

This seminar will help you assess your current retirement planning and help you make informed decisions for the future. The goal is to prepare you for a more comfortable and rewarding retirement lifestyle.

If you are interested in attending one of the sessions, please contact Diana Smith at (317) 233-3777 or dismith@spd.in.gov *no later than Monday, February 6, 2006*.

PLEASE NOTE: These financial planning seminars have been scheduled after work so that employees may attend on their own time. If you are regularly scheduled to work during these times, it is your responsibility to adjust your schedule or use paid time off (with approval from your supervisor) in order to attend.